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SUMMARY OF DOCTORAL THESIS

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Title: Role of Microcredit Organizations in Empowering Rural Women:

A Grass Roots Level Analysis from Rural Bangladesh

農村女性の地位向上に果たすマイクロクレジットの役割

ーバングラデシュ農村・農家の草の根レベル分析ー

In the recent years, the **empowerment of women** has been recognized as the central issue in determining the status of women. Thus, the issue of ‘women empowerment’ has turned into hot cake in the national and global level discussion. Though, the past three decades have witnessed a steadily increasing awareness of the need to empower the women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvements in nutrition, basic health and education in Bangladesh. But still women are the most deprived portion in Bangladesh. The Constitution of Bangladesh guarantees equal rights to men and women, however the ‘gender discrimination’ is widespread in all spheres and at all levels. Especially this discrimination is very strong in rural societies. The main reason for this discrimination is due to their inadequate access to all the capital resources especially due to lack of human, financial and social capital is hindering the improvement of quality of lives of the women in rural Bangladesh that bound them as less empowered in the family as well as in the society.

The microcredit programs generally take initiative to mobilize and organize women at the grassroots level and provide access to supportive services. Microcredit organizations are believed to engender self-confidence, self reliance and a culture of independence such that women are able to believe in their own agency to significantly improve upon their lives through access to small loans. Numerous micro-credit organizations have been emerged as the form of mushroom in Bangladesh in the recent years. All of them are providing micro-credit to the poor women with the view of poverty reduction and empowering them. This mushrooming of the micro-credit organizations has been raised questions regarding their role in empowering women. Thus, it was aimed to investigate the role of microcredit organizations in empowering women in Bangladesh.

The findings of the investigation showed that the women members of the

microcredit organization has relatively better participation in economic activities (EAs) compared to the Non-NGO women. While, NGO women have better participation in another indicator of women empowerment (i.e., family decision making process) compared to their counterpart. These results established the hypothesis that the involvement of women in microcredit NGOs are improving their levels of participation in EAs and family decision making process but not by as much as was hoped. So, the role of these microcredit NGOs have found to some extent positive in motivating the rural women to participate more in EAs as well as in family decision making process.

Results of the study also revealed that the overall access to resources of the women is not so good. It is evident from the study that due to better family background non-NGO women have relatively better access to household resource. On the other hand, due to poor socio-economic background NGO women have poor access to household resources. However, microcredit NGOs has created better opportunities to give access to various social resources for these resource poor women. The findings of the study revealed that the overall gender awareness of respondent women is poor. But, women who are actively involved with micro-credit programs their extent of gender awareness is relatively better than an individual housewives' which is also proved that micro-credit programs have some positive role in developing gender awareness among rural women in Bangladesh.

Though, the study showed that the overall status of empowerment of the respondent women is poor, however the women who are actively involved with micro-credit programs their status of empowerment are relatively better than the individual housewives. Thus, it can be concluded that micro-credit programs of the microcredit NGOs have significant impact in empowering the rural women in Bangladesh. However, the study also reveals that among the NGO women who are involved with micro-credit for a long period and operating the borrowed money by own self are better empowered.

Results of the binary logit model explored the institutional participation as an important factor that can significantly contribute in empowering the women but apart from the micro-credit NGOs rural women in Bangladesh does not have access to such type of institutions. On the other hand, micro-credit NGOs are working only with the poorer section of the women (specifically, marginal and landless and few parts of small farm families' women). Thus women from medium and large families do not have access to this type of institutions that can help in making them self reliant as well as empowered. Microcredit programs should not be restricted only for the poor women and it needs to open for all categories of rural women to empower them for sustainable rural development.